

CONSUMER EDUCATION: A BLUEPRINT FOR ACTION

Table of Contents

Consumer Ed: Definition & Concepts	Need for Consumer Credit	Consumer Education in the Schools
Elements of Success	Taking Action	References
Appendix A Approaches to Consumer Ed	Appendix B Highlights of Indiana Programs	Appendix C More Information

CONSUMER EDUCATION: DEFINITION AND CONCEPTS

The U.S. Department of Education funded a study in 1980 to define consumer education and identify its concepts. The resulting publication, *Classification of Concepts in Consumer Education*, has received broad acceptance as the conceptual framework for the field.

"Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions."

Classification of Concepts in Consumer Education

The Classification arranges consumer concepts into a taxonomy of three primary categories—Decision making, Resource Management, and Citizen Participation. [Appendix A](#) presents a diagram of the concepts identified and their relationships.

Consumer education has been described as addressing four general areas. These are:

- Consumer Decision making. Covers critical thinking skills related to consumers' goals, needs, wants, and the effects of attitudes, advertising, information, and opportunity costs on consumer behavior.
- Economics. Examines the allocation of scarce resources among competing wants. Explores the principles of supply and demand and how prices are determined. Other topics include growth and productivity, global interdependence and the interrelated roles of consumers, producers, and government in an economic system.
- Personal Finance. Includes budgeting, record keeping, income and net worth statements, credit, saving and investing, retirement and estate planning, insurance, and taxes.
- Rights and Responsibilities. Includes responsible citizenship concerning consumer protection laws and regulations, and redress mechanisms. Also addresses topics such as the environment, safety, health care, and affordable goods and services.

Consumer education is multi disciplinary by design. As a result, consumer concepts may be found throughout the school curriculum. Subjects that may include consumer concepts are economics, civics, mathematics, biology, chemistry, language arts, business education, and home economics.

Consumer education offers more than knowledge and skills; it promotes critical thinking, problem solving and action. The objectives include helping students:

- Gain knowledge to act as informed consumers. For example, knowledge of consumer rights and basic nutrition.
- Develop an understanding of society's function as a whole and the specific role of consumers. For example, the understanding of the role of companies in the economic system; the role of the government in society and the role of consumer organizations.
- Master skills to function as informed and responsible consumers. For example, writing a letter of complaint; spotting sales gimmicks, and using products knowledgeably.
- Recognize it is important to be an informed consumer.
- Act as informed, educated, and responsible consumers.

Traditionally, consumer education focused on developing skills for the individual consumer — skills such as buying quality goods, finding low prices, and avoiding seller deception the marketplace. The focus was on maximizing personal satisfaction at minimum cost.

Students of Consumer education today are encouraged to also consider the impact of choices on the well-being of others. Elements of this socially-responsible perspective follow.

- Critical awareness. Consumers need to learn how to distinguish needs from wants; and how to ask informed questions.
- Action and involvement. Once they have acquired knowledge and awareness, consumers can confidently act to make their voices heard.
- Social responsibility. Consumers must act with concern and sensitivity, aware of the impact of their actions on others, particularly the disadvantaged.
- Ecological responsibility. Consumers should recognize the impact of their decisions on the physical environment and possible conflict between the desire to own things and the destruction of the environment.
- Solidarity. The most effective Consumer action is through the formation of citizen groups. Together such groups can acquire the strength and influence to make sure that adequate attention is given to the consumer interest.

"Consumer and economic actions lie at the heart of modern life. Consumer education, like the general education curriculum, is part of that foundation on which students may begin to build their personal lives, and on which we must begin to build a more responsive and humane world." Hayden Green, Educator and Textbook Author.

THE NEED FOR CONSUMER EDUCATION

Both the efficient functioning of the nation's economic system and the well-being of society depend on consumer savvy. At a time when worker efficiency is essential to our nation's success in the global marketplace, family financial difficulties are reducing productivity for too many workers. Financial difficulties also affect the health of individuals and their families adding more pressure to an already stressed health care system.

Individuals and families able to handle the complex financial decisions of daily life experience an enhanced quality of life. They have the personal satisfaction of being in control of their lives and are more likely to be satisfied with their social and economic environment. They are less likely to need government assistance such as consumer protection.

Recent surveys in the United States suggest that consumer education has not kept up with the rapid changes in the marketplace. We have not yet reached a desirable level of knowledge and skill in managing personal financial resources.

What Adults Know

A 1990 comprehensive test of adult consumer knowledge in the United States sponsored by the Consumer Federation of America (CFA) and the TRW Foundation found significant gaps. The test included questions about banking, insurance, product safety, housing, cars, and food.

The average overall score on the multiple choice test was only 54 percent. Respondents could have scored about 25 percent simply by guessing.

Of particular concern are the extremely low scores for questions that test basic consumer knowledge.

- Only one in five (21 percent) know the extent to which auto insurance rates vary from company to company.
- About one in three (37 percent) know that the annual percentage rate (APR) is the best indicator of the cost of a loan.
- Just 38 percent know that a certificate of deposit usually has higher yields than a money market account.
- While nearly half (48 percent) are aware of the typical size of a real estate agent's commission, only 33 percent know that the agent legally represents the seller, not the buyer.

In a 1992 U.S. Department of Education examination of literacy skills, it was revealed that only a small percentage of Americans over the age of 15 could do moderately complex tasks needed to function in the marketplace.

Between 40 and 44 million Americans are unable to calculate the total cost of a purchase, determine the price difference between two items, or complete a simple form.

What Students Know

The Consumer Federation of America and the American Express Travel Related Services Company have sponsored two recent surveys to test the consumer knowledge of high school and college students across the United States. The results of the tests send a strong message to all who are concerned about the future financial independence of the nation's young persons.

American high school and college students have surprisingly little consumer know-how. Many lack the basic knowledge and skills needed to make important personal financial decisions they will face as adults.

In a 1991 study of high school seniors in shopping malls, respondents answered only 42 percent of the test questions correctly. As with CFA's earlier study of adults, the students could have scored 25

percent by guessing. Of particular concern are the low scores on questions about credit, bank accounts, landlord-tenant obligations, and autos.

- Only 18 percent of the high school students recognize the importance of the annual percentage rate (APR) when considering a consumer loan, while 42 percent said that the interest rate was the best indicator.
- Less than one third are aware of the coverage of an auto service contract, and only 18 percent know the extent to which auto insurance rates vary.
- One-third know that a tenant has an obligation to make all payments specified in a lease, and 31 percent know that a landlord must obtain a court order before eviction.
- Only 26 percent know that, when a credit card account is not paid in full each month, interest charges on new purchases begin on the day of the purchase.

In a similar but shorter 1993 test, college students answered only 51 percent correctly. Though the college scores were low, they were much higher than those of the high school students who answered correctly only 36 percent of the same questions in 1991. Overall, the results of the tests measuring the consumer competency of Americans reveal glaring deficiencies. The lack of knowledge is particularly evident among the young, the poor, and the least well-educated.

CONSUMER EDUCATION IN THE SCHOOLS

Current Mandates and Policies

In 1990, the National Coalition for Consumer Education surveyed chief state school administrators to gather data on the status of consumer education in grades K-12.

- Thirty states and the District of Columbia have statewide consumer education policies. Great variations exist as to whether the subject is optional or mandatory and how concepts are presented.
- Six states cover both elementary and secondary instruction of all students whether enrolled in general or vocational programs. In other states where a policy exists, it applies to only a subset of these students.
- Nearly two thirds of the states report that consumer topics are more likely to be discussed today than five years earlier; indicating a growing awareness of need.
- Personal financial management is the topic most frequently mentioned as one that should be included in consumer education.

Curriculum Approaches

When consumer education is offered in the schools, the strategies for incorporating the concepts into the curriculum are diverse. Some offer a special course titled personal finance or consumer economics. Others infuse concepts into one or more other subjects. Another approach combines these strategies using a capstone course. Each technique has advantages and disadvantages.

Separate Course

Creating a new class has the advantage of keeping the various components of consumer education together and can give the subject a status equal to other subjects. But unless the course is mandatory for all students, only students who elect to take the course benefit.

The major obstacle to this approach is that school schedules are already overcrowded; a new subject increases the time pressures. Since few K-12 educators have been trained to teach the full breadth of consumer education concepts, another concern is the time and money required to prepare staff for a new subject.

Integrate Into Existing Subject.

In some schools, consumer education is taught as a component of another discipline — perhaps a course in home economics, social studies, math or economics. Teachers in these courses are able to teach consumer concepts closely related to their root discipline.

Practical from a scheduling and training standpoint, this approach offers teachers an opportunity to strengthen the existing subject with real-life consumer issues. Using examples from everyday life can also motivate student learning.

A major disadvantage of infusion is that consumer concepts that do not fit into the assigned discipline are neglected — and only students who take the classes with the integrated concepts are exposed to consumer education. Students may never receive a broad view of consumer issues.

Integrate Into Several Existing Subjects

An alternative to infusion in one subject is integration into several subjects. A mathematics course might explore the cost of credit while a biology class tests the impact of detergents on water quality. An art class might analyze advertising methods while language students write letters to legislators.

All the advantages and disadvantages noted when integrating into an existing subject apply. If this approach is to work, there must be a "master plan." Concepts must be identified and carefully addressed throughout the curriculum—this includes attention to concept placement in textbooks and other learning materials. There is a tendency to duplicate coverage of consumer topics in some areas and neglect many others.

An additional challenge to this approach is measuring student learning. Student exposure to concepts varies with course selection and opportunities to test for a broad understanding of consumer issues are limited at best.

Integrate With a Capstone Count

This approach combines features of the other approaches. Integration which taps the expertise of teachers in existing subjects complements a separate consumer education course in the final year of high school. The capstone course is a culminating experience which ties consumer concepts together.

The most vexing problem with this method is the added pressure to the school's already crowded schedule. With good planning, however, many other earlier disadvantages can be eliminated. And if the course is required, all students benefit.

Public Interest

When a group of high school students were asked if schools should give more or less emphasis to managing personal finances, the answer was clear.

Nearly nine out of ten students want a course in personal finance before they graduate from high school. Students with high grade reports expressed more interest than those with lower grades. This lends support that personal finance should be available to all students, not limited to slow learners.

A 1993 national study by AT&T Universal Card Services Corp., Bankcard Holders of America and the Consumer Federation of America provide another indicator of public interest in the United States. Of the adults surveyed, 93 percent said that high school students should be required to take instruction in money and credit management.

ELEMENTS OF SUCCESS

Promoting consumer education in the schools is most likely to succeed if there is a shared desire to work for change. A partnership of government, education, business, consumer, and other community leaders is invaluable.

State attorneys general, industry leaders, and consumer advocates can offer assistance in identifying areas of concern and in designing programs. Educators and legislators have the authority to make the changes. Endorsement from diverse sectors can also influence school decision makers. The prospects for both programmatic and financial support are enhanced.

An assessment of statewide consumer education programs in the 1970s confirmed four essential ingredients to the success of statewide programs.

- **Commitment.** This first element must occur at a high level in the hierarchy of educational policy making. Its form may be a legislative mandate, state board of education action, or priorities by individuals in the state education agency. Regardless of type, the commitment must be highly visible, well-publicized, and supported by both attitudes and dollars.
- **Leadership.** A consistent factor in successful programs was leadership provided by one or more consumer education specialists whose entire responsibilities were consumer education. The typical person is part of the state education agency.
- **Compromise.** Formation of a statewide task force allows representation of all interested parties. Formation of such a group provides opportunity to voice concerns and to jointly create solutions. Some group members may bring individual agendas to the table — in these situations, compromise may be needed. With input from all interested parties and recognition of individual concerns, the likelihood for adoption is maximized.
- **Coordination.** Once the group has identified a solution, actions, and resources must be coordinated to ensure the objectives are reached. This is an extension of leadership with a person or persons overseeing implementation of the plan—assuring tasks are completed and the resources needed are provided.

TAKING ACTION

While the objectives for promoting consumer education in the schools will vary from state to state, the mechanics of establishing a partnership and taking action will probably be similar.

Step 1: Organize Action Group.

Since change is most likely to be achieved as the result of a cooperative effort, the first step for catalyst leaders is to establish an action group. Desirable members are persons who:

- have a dedication to consumer education
- have influence as leaders or decision makers
- understand the principles of management required to accomplish the objectives.

An early decision must be made as to the optimal size of the group. Establishing a large planning group from the beginning is best to ensure all concerns are considered in some states. Those who view a large group as unwieldy and difficult to manage may prefer an alternative — a smaller group of key individuals and organizations that will reach out to others for more specific actions.

Whether a small group or a large group, participation in decision making is a key. The more that people feel they are part of the decision process, the higher their level of commitment will be.

At the initial gathering of the action group, the leaders must have a clear understanding of how the meeting will be organized and what they hope to accomplish. While it is important to hear the concerns of the heterogeneous membership, it is also critical that the group focus on assessing the current situation and establishing a clear agenda for action.

Step 2: Assess Current Situation.

Early in the organization process, it is crucial that group members explore how consumer education fits into the state's social, political, and economic systems.

Assessment of current policies and political factors must occur simultaneously with the formation of the action group as it will influence the composition of the partnership and how the action group will function.

Step 3: Create Action Plan.

Once there is a clear understanding of the environment, it is time to think strategically.

- Formulate objectives for the short and long term which are both realistic and optimistic.
- Identify activities that will achieve your objectives.
- Check this plan against the resources available. Will this support be available in the future? Can other funds be raised?
- Develop a strategy to evaluate the success of the plan in advance.
- Decide how you want to work. Identify personnel to do task identified.
- Consider timing. When is the best time during the year to initiate action? When will tasks be completed?
- Inquire if allies are prepared to support your activities?

Appendix B offers a sampling of activities that might be used to strengthen and expand consumer education. Highlights of actual partnerships and their successful programs are provided in Appendix C. The action group may spin off ideas from these program and organization suggestions. Local conditions may give rise to others.

Step 4: Implement Plan.

Coordination of efforts is critical to success. Those persons who oversee implementation are responsible for checking progress and making adjustments when needed to accomplish the objectives. Facilitators also assist the progress by ensuring good communication among group members.

Step 5: Follow-up.

Evaluation after completion of the plan is a check on whether objectives were achieved and on the effectiveness of the plan. Suggested methods for measuring success include competency tests, questionnaires, observations, and interviews.

Analyze change that occurred with respect to policies, behavior, knowledge, skills, and attitudes. Consider not only the impact on students but also how the work has affected teachers, administrators, and other members of the community. Gather information from action group members regarding the planning and implementation process. Evaluations also serve as a basis for further work. Consider whether a new action plan is needed and whether the action group will continue to function. Perhaps this group will become an ongoing advisory panel.

A second important aspect of follow-up is communication. The group might prepare a final report of accomplishments to be distributed to supporters and policy makers. A newsletter can reinforce and extend the impact of group actions by regularly updating participants and encouraging new individuals to become involved. A newsletter is also a valuable tool for sharing new information with consumer educators as it becomes available.

REFERENCES

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Dulmes, Patrica. ***Consumer and Personal Finance Education in Michigan Schools***: A Summary Report. National Institute for Consumer Education, Eastern Michigan University, Ypsilanti MI 48197.

Brobeck Stephen. ***What Card Holders Think About Credit Cards***: Findings of the Second Annual Consumer Survey conducted by Opinion Research Corporation. AT&T Universal Card Services Corp., Consumer Affairs Department, 8787 Baypine Road, Building 3, 2nd floor, Jacksonville, FL 32256.

Wilhems, Fred T.. ***Consumer Education Project***. Final Report (no. 125). Education Commission of the States: Elementary/Secondary Department, Denver, CO 80295.

APPENDIX A

Four Approaches to K-12 Consumer Education

Approach	Advantages	Disadvantages
Separate course	<ul style="list-style-type: none">• keeps components together• makes status equal to other subjects• offers broad view of consumer issues	<ul style="list-style-type: none">• adds pressure to school schedule• only students who take course benefit• lack of trained consumer educators
Integrate into existing subject	<ul style="list-style-type: none">• limits pressure on school schedule• taps expertise of teachers in existing subject• strengthens existing subject with real life examples	<ul style="list-style-type: none">• creates status as "foster child" of another subject• only components tied to existing subject are addressed• student exposure to consumer components will vary with course selection• no broad view of consumer issues
Integrate into several existing subjects	<ul style="list-style-type: none">• limits pressure on school schedule• taps expertise of teachers in many existing subjects• strengthens existing subjects with real life examples• offers broad view of consumer issues	<ul style="list-style-type: none">• creates status as "foster child" of another subject• only components tied to existing subject are addressed• student exposure to consumer components varies with course selection• risks duplication of some components and neglect of others• difficult to monitor student achievement• adds pressure to school schedule
Integrate into existing subjects and provide capstone course	<ul style="list-style-type: none">• keeps components together• makes status equal to other subjects• strengthens existing subjects with real life examples• establishes a foundation for the comprehensive course• offers broad view of consumer issues	<ul style="list-style-type: none">• student exposure to consumer components varies with course selection• disadvantages of other approaches if not well-planned

SUGGESTED ACTIVITIES

Awareness of Need

1. Conduct a survey to assess state consumer competency.
2. Meet with persons who influence education policies and curriculum development.
 - Provide information and expert testimony to legislators.
 - Testify before the chief state school officers.
3. Develop a promotional campaign to inform people of the need for consumer education.
 - Speak at forums where parents, educators, and policy makers are present.
 - Write articles for the print media.
 - Discuss problems on radio and television.
 - Use free public service advertisements in the media.

- Print and place posters in schools and community meeting places.
 - Prepare community and school displays or exhibits.
3. Ask political parties to state their position on consumer education.
 4. Recognize outstanding contributions to consumer education by educators, policy makers, and others.
 5. Have teachers and students focus on consumer issues during National Consumers Week.

Professional Development

1. Survey educators to identify which consumer topics they feel least prepared to teach.
2. Organize a state consumer education association.
3. Offer seminars, conferences, or workshops for teachers.
4. Prepare and distribute a calendar of professional activities of interest to consumer educators.
5. Create and distribute a newsletter for educators containing current issues, new teaching ideas, and information from recent articles of interest to consumer educators.
6. Encourage the preparation of future teachers in the field.
7. Promote standard consumer education teacher competencies or a certificate endorsement.
8. Lobby colleges preparing future teachers to include training in consumer education.
9. Visit teacher preparation classes to demonstrate how consumer education fits into the basic disciplines.

State and Local Policies

1. Encourage Consumer education policies and mandates.
2. Infuse consumer education competency into student assessment programs.
3. Encourage and assist with the development of curriculum guidelines.
4. Create a document that suggests how to establish consumer education in schools.
5. Publish a brochure with tips on creating local school consumer education advisory committees.
6. Promote regular evaluation of consumer education programs, textbooks, and other materials.

Educational Materials

Indiana Department of Financial Institutions has developed many of the educational materials which are suggested here.

- Establish a center to assist teachers seeking information and materials.
- Promote up-to-date state and local materials.
- Purchase audio-visual materials for free or low-cost loan to schools.
- Create a reference library of curriculum guides, lesson plans, and other teaching materials.
- Develop educational materials for schools. Indiana Department of Financial Institution has developed six educational units as well as Mini-Lessons.
- Prepare brochures. Indiana Department of Financial Institution has developed numerous consumer credit brochures.
- Make a video. - Indiana Department of Financial Institution has a video "The Credit Trap" available.
- Create educational exhibits and displays.
- Produce a consumer quiz. The Indiana Department Study Units contain quizzes and there are quizzes and puzzles on their web site.
- Disseminate school newspaper columns.
- Provide bilingual materials for students whose second language is English.
- Offer technical assistance and support to developers of materials.
- Prepare a list of experts who will assist with the development of educational materials.
- Develop a list of persons willing to serve as guest speakers in schools.
- Create and disseminate annotated lists of resource materials. The Indiana Department of Financial Institution distributed lists of consumer credit education information to all Indiana high schools.
- Distribute a packet of recent free consumer brochures and other teaching aids. The Indiana Department of Financial Institutions offers its study units, mini-lessons, and brochures free of charge.
- Conduct a contest for lesson plans/teaching units.

Student Programs

- Institute a student competition based on a consumer theme.
 - quiz
 - essay
 - poster
 - debate
 - project
 - speech
 - news story
 - logo

- Encourage after-school consumer organizations where student-initiated research and education projects are conducted.

Partners for Success

Potential members of a consumer education partnership and the contributions each could make are listed below. Composition of the group will vary according to the goals of the group. Order within the list does not reflect a hierarchy of players.

- Department of Financial Institutions in Indiana and other States. Staff deals daily with consumer credit complaints and protection. They can give educational as well as practical information on all aspects of consumer credit transactions.
- The Attorney General and Consumer Staff. These persons deal daily with consumer complaints and protection. They can provide background and data on the problems facing the state's consumers.
- The Governor, Legislators and their Aides. State government leaders are policy makers who can wield considerable influence in making change.
- Chief State School Officers and Staff. Policy changes require commitment by chief state school officers and staff. An instructional specialist in consumer education could be an extremely valuable change agent. Persons selected must be able to reach across disciplines to work with general educators as well as vocational educators. They are an essential link to local schools.
- College and University Personnel. University personnel determine the curriculum for future teachers. This group can also contribute expertise in curriculum development and new approaches to teaching.
- Local and Regional Education Leaders. Local and regional education leaders may provide additional research data and another link to local educators.
- Business and Industry Representatives. Private sector persons experience first-hand the problems in the marketplace. Some may offer specialized knowledge in the development of new materials and programs or be a source of instructional aids. In some cases, business, and industry make a financial contribution to the cause.
- Consumer Education Leaders. Consumer experts offer a link to existing teaching materials and other resources. These persons include but are not limited to grassroots consumer groups and representatives of the Cooperative Extension System.
- Media. Frequently overlooked, journalists have a special knowledge of everyday consumer issues useful in planning. They may also offer creative advice and access to the general public.
- Teachers. Teachers are a valuable source of information on the needs of the students in their classrooms and innovative teaching techniques. These educators will also commit more readily if they have been involved in the planning and development of materials and programs.
- Students. Young persons offer insight on the choices and challenges they and their peers face in the marketplace. Through formal and informal procedures, they can be a source of input for planning and for evaluation.
- Parents. Mothers and fathers provide additional knowledge regarding the lives of their children. They also provide an opportunity to further diversify the group by socio-economic class, gender, race, and ethnicity. These populations may have special problems that must be addressed.

Questions to Ask

Current Programs and Policies

1. Do state or local consumer education mandates exist?
2. Does a curriculum exist? If yes, who determines its content and how flexible is it?
3. What is the nature of current programs offered—are they systematic or sporadic?
4. What is the role of evaluation including school and teacher performance reviews as well as student assessment?
5. What funds and resources are currently available to support consumer education?
6. What efforts are presently being made to expand consumer education in schools?
7. What pre-service and in-service teacher training opportunities exist?
8. Do adequate up-to-date teaching materials exist? Where do teachers get materials?

Political Factors

1. Is the political climate favorable to consumer issues and education? Is it or could it be a priority?
2. What is the general attitude of educators toward consumer education?
3. What is the nature of government and business interest in education?
4. Are there special school and community problems that might be served (e.g., high unemployment, high illiteracy, high student drop-outs, and consumer fraud)?
5. Have any attempts already been made to create consumer awareness in schools? If yes, what were the results?
6. Who are the key persons to approach at the state and local level to influence policy?
7. Who are the key persons involved in curriculum development?
8. Who are the key institutions or people regarding finances?

Organizational Issues

- Is consumer education a priority to you? How important is it compared to other activities?
- What are your limitations in terms of personnel and funding?
- Are funds or in-kind support available elsewhere for projects?
- What is your level of knowledge regarding consumer education? How can you fill the voids?

- What consumer organizations have encouraged consumer education and might serve as partners?
- Do you have potential allies such as teacher associations, trade unions, parent groups or education groups?
- Are there organizations or individuals with conflicting views that must be addressed?
- What individuals or organizations are in the best position to provide day-to-day management of the group?
- Are schools and educators willing to experiment with your program ideas?

Adapted from questions developed by Grada Helman-Tuitert, Promoting Consumer Education in Schools: ConsumerCraft 5. Penang Malaysia: International Organization of Consumer Unions (IOCU) 1985.

APPENDIX B

HIGHLIGHTS OF INDIANA PROGRAMS

Indiana Department of Financial Institutions
30 South Meridian Street, Suite 300
Indianapolis, IN 46204

The Indiana Uniform Consumer Credit Code enacted in 1971 mandates education of consumers and The Indiana Department of Financial Institutions has fulfilled that mandate in the past by having consumer credit examiners give educational presentations to high school juniors and seniors. The Department continues to offer consumer credit education by having information and school study units available on the Internet as well as in Word and PowerPoint. The school study units contain vocabularies, questions and answers, reading material, transparencies, case studies, flow charts, simulations, pamphlets, and hidden word puzzles. The video "The Credit Trap" which shows what can happen when credit is not used wisely is also available upon request.

Teaching Guides

- Indiana Department of Financial Institution has an extensive curriculum of eight study units covering all aspects of consumer credit and related subjects such as budgets, auto leasing, scams, fraud on the Internet, and many more.
- Mini-lessons are available on many credit and related subjects.

Other Publications

The Indiana Department of Financial Institution has a large number of credit related brochures and information available on the Internet .

APPENDIX C

FOR MORE INFORMATION

General References

Classification of Concepts in Consumer Education, by Rosella Bannister and Charles Monsma, Monograph 137, South-Western Publishing Company. Available from the National Institute for Consumer Education, 207 Rackham Building, Eastern Michigan University, Ypsilanti, MI 48197.

Consumer Education and Information: Guidelines for Business-Sponsored Materials. Available from the Consumer Information Center, GSA, G-142, 18th & F Streets, NW, Washington, DC 20405. Consumer's Resource Handbook and Consumer Information Catalog. Both are available from the Consumer Information Center, Pueblo, CO 81009.

Selected Periodicals and Newsletters

ACCI Newsletter and Advancing the Consumer Interest American Council on Consumer Interests 240 Stanley Hall University of Missouri Columbia, Missouri 65211 Phone: 314-882-3817	At Home With Consumers Direct Selling Education Foundation 1730 M Street, NW, Suite 610 Washington, DC 20036 Phone: 202-293-5760
Consumer Reports 101 Truman Ave. Yonkers, NY 10703-1057 Phone: 914-378-2000	Consumer Research Magazine P.O. Box 5025 Brentwood, TN 37024-5025 Phone: 615-377-3322
Everybody's Money Credit Union National Association P.O. Box 431 Madison, WI 53701	Family Economics and Nutrition Review United States Department of Agriculture 1120 20th. Street NW. Suite 200 Washington, DC 20036 Phone: 202-606-4816
FDA Consumer HHS Public Health Service Food and Drug Administration 5600 Fisher Lane Rockville, MD 20857	Kiplinger's Personal Finance 1729 H Street, NW Washington, DC 20006 Phone: 800-544-0155 301-853-8590
Mobius Society of Consumer Affairs Professionals in Business 801 N. Fairfax St., 4th Floor Alexandria, VA 22314 Phone: 703-519-3700	Money P.O. Box 60001 Tampa, FL 33660-0001 Phone: 800-633-9970
NICE Newsletter National Institute for Consumer Education 207 Rackham Building Eastern Michigan University Ypsilanti, MI 48197 Phone: 313-497-2292	NCCE Newsletter National Coalition for Consumer Education 295 Main Street, Suite 200 Madison, NJ 07940 Phone: 201-377-8987
Zillions: Consumer Reports for Kids Consumers Union P.O. Box 2878 Boulder, CO 80322 Phone: 914-378-2000	

Organizations

Many of the following publish newsletters and education materials related to consumer economics. Write or call to obtain current listings.

The Advertising Council 825 Third Avenue New York, NY 10022 Phone: 212-922-1500	AFSA Credit Education Foundation Central Orders Desk 919 18th Street, NW Washington, DC 20006 Phone: 202-296-5544
American Association of Retired Persons Fulfillment Desk 601 F Street, NW Washington, DC 20049	American Bankers Association Education Division 1120 Connecticut Avenue Washington, DC 20036 Phone: 202-663-5425
American Council on Consumer Interests 240 Stanley Hall University of Missouri Columbia, MO 65211 Phone: 314-882-3817	American Assn. of Family and Consumer Sciences 1555 King St. Alexandria, VA 22314 Phone: 800-424-8080 703-706-4600
American Stock Exchange 86 Trinity Place New York, NY 10006 Phone: 212-306-1000	Automotive Consumer Action Program 8400 Westpark Drive McLean, VA 22102 Phone: 703-821-7144
Bankcard Holders of America 524 Branch Drive Salem, VA 24153 Phone: 703-389-5445	Center for Auto Safety 2001 5 Street, NW Washington, DC 20009 Phone: 202-328-7700
Center for the Study of Services 806 15th St., NW, Suite 925 Washington, DC 20003 Phone: 202-347-9612	Center for Science in the Public Interest 1501 16th Street, NW Washington, DC 20036 Phone: 202-332-9110
Chamber of Commerce of the U.S. 1615 H Street NW Washington, DC 20062 Phone: 202-659-6000	Consumer Federation of America 1424 16th Street, NW Washington, DC 20036 Phone: 202-387-6121
Consumers Union of the U. S., Inc. 101 Truman Avenue Yonkers, NY 10703-1057 Phone: 914-378-2000	Council of Better Business Bureaus, Inc. 4200 Wilson Blvd. Arlington, VA 22203 Phone: 703-276-0100
Credit Union National Association Box 431 Madison, WI 53711 Phone: 800-356-9655	Direct Selling Education Foundation 1776 K Street NW, Suite 600 Washington, DC 20036 Phone: 202-293-5760
Electronic Industries Association 2001 Pennsylvania Ave., NW, 10th Floor Washington, DC 20006 Phone: 202-457-4977	Indiana Department of Financial Institutions 402 West Washington Street Room W066 Indianapolis, IN 46204 Phone: 317-232-5850
Insurance Information Institute 110 William Street New York, NY 10038 Phone: 800-942-4242	International Credit Association 243 North Lindbergh Blvd. St. Louis, MO 63141 Phone: 314-991-3030
Major Appliance Consumer Action Program 20 North Wacker Drive, Suite 1600 Chicago, IL 60606	National Association of Consumer Agency Administrators 1010 Vermont Ave.. NW. Suite 514

Phone: 800-621-0477 312-984-5858	Washington, DC 20005 Phone: 202-347-7395
National Business Education Association 1908 Association Drive Reston, VA 22091 Phone: 703-860-8300	National Coalition for Consumer Education 295 Main Street, Suite 200 Madison, NJ 07940 Phone: 201-377-8987
National Consumers League 815 15th street, NW Suite 928 Washington, DC 20005 Phone: 202-639-8140	National Council for the Social Studies 3501 Newark Street, NW Washington, DC 20016 Phone: 202-966-7840
National Council on Economic Education 1140 Avenue of the Americas New York, NY 10036 Phone: 212-685-5499	National Endowment for Financial Education 4695 S. Monaco Street Denver, CO 80237-3402 Phone: 303-220-3403
National Foundation for Consumer Credit 8611 Second Ave., #100 Silver Spring, MD 20910 Phone: 301-589-5600	National Futures Association 200 West Madison Street, Suite 1600 Chicago, IL 60606-3447 Phone: 800-621-3570 (outside IL) 312-781-1410
New York Stock Exchange 11 Wall Street New York, NY 10005 Phone: 212-656-3000	Public Citizen 2000 P St., NW, Suite 610 Washington, DC 20036 Phone: 202-833-3000
Society of Consumer Affairs Professionals in Business 801 North Fairfax Street, Suite 404 Alexandria, VA 22314 Phone: 703-519-3700	U.S. Public Interest Research Group (USPIRG) P.O. Box 19312 Washington, DC 20036 Phone: 202-546-9707

Selected Federal Government Agencies

Cooperative Extension System Department of Agriculture Washington, DC 20250 Phone: 202-720-0987	Consumer Information Center Pueblo, CO 81009 Phone: 719-948-4000
Consumer Product Safety Commission Office of the Secretary 1111 18th St, NW Washington, DC 20207 Phone: 800-638-8270 800-638-CPSC	Department of Agriculture Food and Nutrition Service, Room 512 3101 Park Office Center Drive Alexandria, VA 22301 Phone: 703-305-2276
Department of Commerce Office of Consumer Affairs, Room 5718 Washington, DC 20230 Phone: 202-377-5001	Department of Education Federal Student Financial Aid Programs Public Documents Distribution Center Pueblo, CO 81009-8109 Phone: 202-708-8391
Department of Energy Office of Consumer Affairs Washington, DC 20508 Phone: 202-586-5373	Department of Transportation Consumer Affairs Officer Washington, DC 20590 Phone (auto safety hotline): 202-336-0123 800-424-9393 - outside DC
Environmental Protection Agency PIC (PM-21 IB) Public Information Center Washington, DC 20460 Phone: 202-260-2080	Equal Employment Opportunity Commission Washington, DC 20506 Phone: 202-663-4900 800-USA-EEOC
Federal Aviation Administration Community and Consumer Liaison Division FAA (APA-200) Washington, DC 20591 Phone: 202-267-3479 ext. 8592	Federal Insurance Corporation Office of Consumer Affairs 550 17th Street, NW Washington, DC 20429 Phone: 202-898-3536
Board of Governors of the Federal Reserve System Division of Consumer and Community Affairs Washington, DC 20551 Phone: 202-452-3946	Federal Trade Commission Office of Consumer and Business Ed. 6th and Pennsylvania Avenue, Room 701 Washington, DC 20580 Phone: 202-326-2222
Food and Drug Administration Consumer Affairs Staff Parklawn Building, Room 16-71 5600 Fishers Lane Rockville, MD 20857 Phone: 301-443-5006	Internal Revenue Service Check your local directory under U.S. Government, Treasury Department Mass Media Bureau Complaints and Investigations
Federal Communications Commission 2025 M Street, NW, Room 8210 Washington, DC 20554 Phone: 202-632-7048	National Credit Union Administration 17766 Street, NW Washington, DC 20456 Phone: 202-682-9600
National Health Information Center Dept. of Health and Human Services P.O. Box 1133 Washington, DC 20013-1133 Phone: 301-565-4167	National Highway Traffic Safety Administration Department of Transportation Washington, DC 20690 phone: 800-424-9393
Occupational Safety and Health Administration Check your local directory under U.S. Government, Labor Department Phone: 202-532-8151	Office of Fair Housing and Equal Opportunity Dept of Housing & Urban Development Room 5100 Washington, DC 20410 Phone: 202-7084252

	800424-8590
Office of Thrift Supervision Consumer Affairs 17006 Street, NW Washington, DC 20552 Phone: 202-906-6000 800-842-6929	Securities and Exchange Commission Office of Consumer Affairs 450 5th Street, NW Washington, DC 20549
Social Security Administration Phone: 800-SSA-1213 or see your local telephone directory under U.S. Government	U.S. Office of Consumer Affairs 750 17th Street, NW Suite 650 Washington, DC 20006-2402 Phone: 202-395-7913